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Express Mail Label No. EE327625215US  
Date of Deposit: July 17, 2001

Attorney Docket No. 21866-013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Richard O'Connell

For: **SYSTEM AND METHODS OF VALIDATING AN AUTHORIZED  
USER OF A PAYMENT CARD AND AUTHORIZATION OF A  
PAYMENT CARD TRANSACTION**

July 17, 2001  
Boston, Massachusetts

Box PATENT APPLICATION  
Assistant Commissioner for Patents  
Washington, D.C. 20231

**TRANSMITTAL LETTER**

Sir:

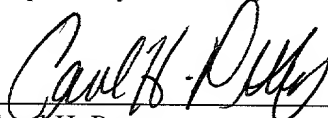
Transmitted herewith for filing in the present application are the following documents:

- [X] Request for Filing New Patent Application under 37 C.F.R. 1.53(b);
- [X] Patent Application including Specification (34 pages); Claims (5 pages); and Abstract (1 page);
- [X] Twenty-three (23) Sheets of Informal Drawings - Figs. 1-19;
- [X] Declaration and Power of Attorney (unsigned); and
- [X] Check in the amount of \$445.00 for Patent Application Filing Fee.

If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 617/542-6000, Boston, Massachusetts.

If the amount of the check is insufficient, the Commissioner is hereby authorized to charge any additional fees to the undersigned's deposit account no. 50-0311. Please reference Attorney Docket No. 21866-013.

Respectfully submitted,



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jc984 U.S. PTO  
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NEW NONPROVISIONAL APPLICATION  
PURSUANT TO 37 C.F.R. 1.53(b)

This application claims priority under 35 U.S.C. §119(e) to United States provisional patent application serial No. 60/218,590, filed on July 17, 2000, incorporated herein by reference.

1. This is a request for filing a new nonprovisional application under 37 C.F.R. 1.53(b) entitled

SYSTEM AND METHODS OF VALIDATING AN AUTHORIZED USER OF A  
PAYMENT CARD AND AUTHORIZATION OF A PAYMENT CARD TRANSACTION

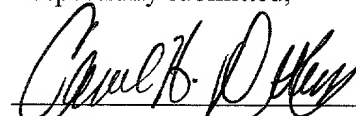
2. ☒ Specification (34 pages); Claims (5 pages); Abstract (1 page)
3. ☒ Drawings - Number of Sheets 23 (Figs. 1-19)  
☐ Formal  
☒ Informal
4. ☒ Declaration and Power of Attorney  
☒ Unsigned  
☐ Signed
5. ☐ Information Disclosure Statement (IDS)  
☐ Copy of IDS and PTO-1449 (X pages)  
☐ Copies of references cited
6. ☐ Assignment Papers  
☐ Recordation Form Cover Sheet (PTO-1595)  
☐ Assignment Document

## 7. Fee Calculation

CLAIMS AS FILED					
Claims	Number Filed	Basic Fee Allowance	Number Extra	Rate	Basic Fee 37 C.F.R. 1.16(a) \$710.00
Total Claims (37 C.F.R. 1.16(c))	30	- 20 =	10	\$ 18.00	180.00
Independent Claims (37 C.F.R. 1.16(b))	3	- 3 =	0	\$ 78.00	.00
Multiple Dependent Claim(s), if any (37 C.F.R. 1.16(d))	0		8	\$260.00	.00
Reduction by 50% for filing by small entity:					<u>-\$445.00</u>
TOTAL FEE					\$ 445.00

8. ☒ Statement Claiming Small Entity Status
- ☒ Claiming Small Entity as Independent Inventor (37 C.F.R. §1.9(f) & 1.27(b)).
- ☐ Claiming Small Entity as Small Business Concern (37 C.F.R. §1.9(f) & .27(c)).
- ☐ Claiming Small Entity as Nonprofit Organization (37 C.F.R. §1.9(f) & .27(d)).
9. ☒ A check in the amount of \$445.00 is enclosed.
10. ☒ The Commissioner is hereby authorized to credit overpayments or charge the following fees to Deposit Account No. 50-0311, Ref. 21866-013
- ☒ Fees required under (37 C.F.R. §1.16).
- ☒ Fees required under (37 C.F.R. §1.17).
- ☒ Fees required under (37 C.F.R. §1.18).
11. ☒ Return Receipt Postcard Enclosed.

Respectfully submitted,



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